

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kimberly A. Mumma
 Debtor

Case No. 20-11205-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
 Form ID: 309A

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Apr 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2020.

db Kimberly A. Mumma, 30 4th Street, Apt. 3, Pennsburg, PA 18073-1388
 14474078 McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974
 Buffalo, NY 14206-2317
 14474082 Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: mccullougheisenberg@gmail.com Apr 10 2020 04:49:34 CAROL B. MCCULLOUGH,
 McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974
 tr EDI: BTPDERSHAW.COM Apr 10 2020 08:13:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Apr 10 2020 04:51:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 10 2020 04:50:11
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 10 2020 04:50:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 10 2020 04:50:38 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14474079 EDI: IRS.COM Apr 10 2020 08:13:00 Internal Revenue Services, PO Box 8208,
 Philadelphia, PA 19101-8208
 14474080 E-mail/Text: bncnotices@becket-lee.com Apr 10 2020 04:49:48 Kohls Department Store,
 PO Box 3115, Milwaukee, WI 53201-3115
 14474081 EDI: NAVIENTFKASMSERV.COM Apr 10 2020 08:13:00 Navient loan servicing, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 14474083 EDI: TDBANKNORTH.COM Apr 10 2020 08:13:00 td bank, PO Box 8400,
 Lewiston, ME 04243-8400

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14474077

20-11205

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Debtor Kimberly A. Mumma mccullougheisenberg@gmail.com,
 cbmccullough64@gmail.com
 REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
 Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
 bkgroup@kmlawgroup.com
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Kimberly A. Mumma	Social Security number or ITIN	xxx-xx-2110
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter	7 2/27/20
Case number: 20-11205-mdc			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kimberly A. Mumma	
2. All other names used in the last 8 years	aka Kimberly A. Pawling, aka Kimberly Pawling	
3. Address	30 4th Street Apt. 3 Pennsburg, PA 18073-1388	
4. Debtor's attorney Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminster, PA 18974	Contact phone (215) 957-6411 Email: mccullougheisenberg@gmail.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

Debtor **Kimberly A. Mumma**

Case number **20-11205-mdc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
Date: 4/9/20		
** AMENDED MEETING NOTICE DUE TO CHANGE IN LOCATION **		
7. Meeting of creditors	May 4, 2020 at 03:00 PM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 5/24/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	